

## First-Party Property/Business Interruption

### Representing Insurers in Property Claims

The attorneys in Kaufman Dolowich's Insurance Coverage and Litigation Practice counsel insurers on a wide range of commercial and personal lines claims arising from property policies. Our lawyers have decades of collective experience representing captive, regional, national and international insurance carriers in complex insurance coverage matters and disputes. We are well known throughout the insurance industry for our ability to develop creative and economically viable strategies that meet our clients' legal and business objectives.

Our attorneys have practiced in both state and federal courts throughout the United States and have handled matters involving catastrophic losses and business interruption claims, including the World Trade Center Disaster, Hurricanes Katrina and Sandy in addition to other coverage issues of first impression relating to all-risk insurance policies in the commercial, homeowners and builders' risk context.

We have analyzed various other coverage issues, including timing and number of occurrences, non-fortuity, concurrent causes of loss, wind/flood, hail and protective safeguards issues.

The lawyers in our practice represent insurers in a broad range of property coverage matters and disputes arising under commercial and personal lines policies, including:

- First-party insurance claims
- Bad Faith claims
- Business interruption
- Builder's risk claims
- Catastrophic losses related to hurricanes, earthquakes, fires, floods and other natural disasters
- Fidelity claims
- Fraud claims
- Maritime claims
- Pandemics, including COVID-19
- Subrogation

### Comprehensive Insurance Coverage and Litigation Services

The lawyers in Kaufman Dolowich's Insurance Coverage and Litigation Practice advise insurers on all aspects of property coverage and litigation, from policy drafting, to coverage analysis, to the resolution of disputes in court and in arbitrations. Our lawyers have a full understanding of the insurance laws and the insurance industry and strive to deliver innovative and cost-effective counsel to our clients. We are highly skilled in interpreting complicated policy language and conditions.

Our lawyers routinely prepare coverage opinion letters, outlining the potential risks and exposures associated with the claim, as well as all options that may be available to resolve the coverage dispute. We also regularly work with forensic accountants, engineers, investigators, construction consultants, and adjusters, in order to conduct a thorough coverage investigation. Our objective is to provide our insurer-clients with the most comprehensive coverage analysis and advise so that they can determine how to best respond to such first party losses.

Beyond the resolution of coverage disputes, our attorneys also assist clients in drafting policy language. We work closely with underwriters to help create and modify the wording of property damage policies to keep pace with the ever-changing landscape of

property damage claims and losses.